

**Information to identify the case:**

Debtor 1	<u>Jose Alberto Tejeda</u>	Social Security number or ITIN	xxx-xx-1713
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-21968-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Alberto Tejeda

3/8/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jose Alberto Tejeda  
 Debtor

Case No. 14-21968-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 12

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db	+Jose Alberto Tejeda, 430 Oak Street, Passaic, NJ 07055-3074
cr	+BAYVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
515037830	Alejandrina Carmona, 535 Gibney Avenue, Newburgh, NY 12555
515097047	+MidFirst Bank, Attn: Bankruptcy Dept., 999 NW Grand Boulevard, Oklahoma City, OK 73118-6051
515085872	+MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
514846735	Midfirst Bank, PO Box 268888, Oklahoma City, OK 73126-8888
514846736	+Passaic County Sheriff's Office, 77 Hamilton Street, Paterson, NJ 07505-2070
514846737	#+Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: usanj.njbankr@usdoj.gov Mar 08 2018 23:24:40	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 08 2018 23:24:37	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515037831	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 08 2018 23:25:05	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
515037832	EDI: DISCOVER.COM Mar 09 2018 03:53:00	Discover Card, PO Box 71084, Charlotte, NC 28272-1084

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	MidFirst Bank, N.A.
515037833*	Midfirst Bank, PO Box 268888, Oklahoma City, OK 73126-8888
515037834*	+Passaic County Sheriff's Office, 77 Hamilton Street, Paterson, NJ 07505-2070
515037835*	+Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Adolfo S. De Martinis	on behalf of Debtor Jose Alberto Tejeda	adolfos@demartinislaw.com, G29645@notify.cincompass.com
Andrew L. Spivack	on behalf of Creditor	BAYVIEW LOAN SERVICING, LLC nj.bkecf@fedpne.com
Brian C. Nicholas	on behalf of Creditor	MidFirst Bank bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor	MidFirst Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay	on behalf of Creditor	BAYVIEW LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY james.shay@phelanhallinan.com
Joshua I. Goldman	on behalf of Creditor	MidFirst Bank jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg		magecf@magtrustee.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 7